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Summary of Benefits and Coverage and the Uniform Glossary

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Summary of Benefits and Coverage and Uniform Glossary

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General Comment

The proposed regulations are too vague as to the method of distribution of the SBC and the glossary. Although the regulations say that the SBC may be in paper form or electronic form, the regulations imply that it has to be mailed to the residence of the participant to meet the requirement of distributing it to the beneficiaries residing at that address. It seems like the requirement is the same as the initial COBRA notice. In that respect it seems electronic distribution is impractical.

Also, the instructions on distributing the SBC at renewal are confusing. The proposed regulations say that if a written application is required for renewal, the SBC must be part of the renewal package. But normally the renewal package is just distributed to the participant. Yet the regulations say it must be provided to the participant and beneficiaries.

It would be better if the SBC were sent to the participant's address upon initial enrollment, but only given to the participant upon renewal or modification, with the requirement that a beneficiary may request an SBC as provided in the proposed regulations.